

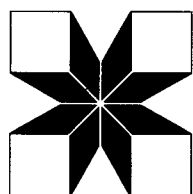
Debt Management

A New Initiative by IDRC

Part Three

CS-DRMS: Technical Description and Outputs

IDRC



CANADA

International Development Research Centre
Ottawa, Canada

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TABLE OF CONTENTS

PART ONE: AN OVERVIEW

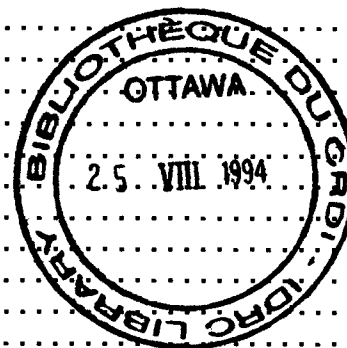
1.0	INTRODUCTION	1
2.0	DRMS PROJECT OBJECTIVES AND SCOPE	2
3.0	MAIN COMPONENTS OF A DRMS PROJECT	3
3.1	Data Requirements	3
3.2	Legislative and Institutional Framework	4
3.3	Computerization	4
3.4	Organizational Arrangements	5
3.5	Training	5
4.0	IMPLEMENTATION STEPS	6
5.0	COUNTRIES WHERE CS-DRMS IS CURRENTLY OPERATIONAL	7
6.0	IDRC AND DEBT MANAGEMENT - HOW TO SEEK ASSISTANCE	8

PART TWO: TRAINING FOR DRMS PROJECTS

1.0	TRAINING FOR DRMS PROJECTS	1
1.1	Interpreting loan agreements, creditor statements and entering loan information on data entry sheets	1
1.2	Familiarization with microcomputer and operating system for CS-DRMS	1
1.3	Data entry and use of the CS-DRMS software	1
1.4	Loan database inquiries	1
1.5	The software installation and its maintenance at country sites	1
1.6	Report writing	1
1.7	Use of CS-DRMS for management purposes	2
Appendix A	- Course content for CS-DRMS training	

PART THREE: CS-DRMS - TECHNICAL DESCRIPTION AND OUTPUTS

1.0	CS-DRMS Technical Description	1
1.1	Software	1
1.2	Hardware	1
1.3	Data Characteristics	2
1.4	Data Entry	2
1.5	Processing Characteristics	3
1.6	Reports	3
1.7	Enquiries	4
1.8	Management Tools	5
1.9	Loan Testing	5
1.10	Multicurrency Features	5
1.11	Sensitivity Testing on Interest and Exchange Rates	6
1.12	Capacities and Performance	6
1.13	Versatility and Enhancement	6
1.14	Portability	7
1.15	Interfaces	7
1.16	Security	7
Appendix A	- Hardware and Proprietary Software Requirements for CS-DRMS	
Appendix B	- Sample CS-DRMS Screens	
Appendix C	- Sample CS-DRMS Reports	



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1.0 CS-DRMS TECHNICAL DESCRIPTION¹

1.1 Software

CS-DRMS was first developed on an IBM PC XT and subsequently enhanced on an IBM PC AT running the PC-DOS operating system and on a Sperry PC-IT running the UNIX/Xenix operating system. The current version (Version 5) of the system runs on microcomputers built on the 386 microprocessor although it is available for 286-based machines. It is based on the INFORMIX 4GL/SQL database management system, with a user-friendly screen-handling option (PERFORM), an interactive enquiry system (SQL), and a report-writer (ACE). The processing modules are written in the 'C' language, which interfaces directly with INFORMIX, or in 4GL, the 4th Generation development language of INFORMIX. The package has a sophisticated Systems Administration and Maintenance Menu as well as the Loan Administration Module and the Management Tools Module. It is accessed through a user/password screen which is designed to prevent unauthorized use. The menus for Loan Administration are shown below.

```
LOAN/GRANT ADMINISTRATION

-----Press CTRL-W for Help-----

1 Loan/Grant Particulars Menu
2 Loan/Grant Enquiry Menu
3 View/Query Summary Data
4 Loan/Grant Participants Menu
5 Currencies and Exchange Rates Menu
6 Interest Rates Menu
7 Codes and Profiles Menu

CURSOR UP or DOWN to move, <CR> to Select, E to Exit
```

1.2 Hardware

The minimum configuration recommended for the hardware for Version 5 running under SCO Xenix [or SCO UNIX] for multi-user systems is shown in Appendix A.

Appendix A also has a list of the hardware on which CS-DRMS Version 5 has been installed. Investigations of other hardware options will be carried out in the light of country requirements. The results will be used in making hardware recommendations to users.

¹ Reproduced with the kind permission of the Commonwealth Secretariat

The system also runs on 286-based microcomputers, but due to limitations of INFORMIX, will be slower and therefore would be appropriate only to countries with small loan portfolios. In addition, a DOS version is available, but again would be slower in operation.

1.3 Data Characteristics

CS-DRMS captures the basic loan particulars and transactions for both disbursements and debt service payments. CS-DRMS automatically calculates loan balances and arrears of both principal repayments and interest payments. The package is statistical, although numeric data held in floating decimal format accurate to 14 significant figures can assist in the accounting function. Aggregate figures are produced during monthly processing runs. The current balance of commitments, disbursements and payments is kept for each loan record, giving instant access to the most up-to-date information on the status of a loan. Additionally, aggregate data on each loan are stored in a separate file, giving fast access typically to ten years of both forecast and historical annual figures, as well as to quarterly and monthly figures in the current period. The number of years, as well as the number of quarters and months, can be adjusted to suit individual user needs. CS-DRMS can handle aggregate data both on calendar year and financial year bases.

Forecast figures are calculated in loan currency and compared with actual transactions as they occur. Aggregate figures are also stored in the local currency for speed in reporting, but reports can be printed in any currency for which an exchange rate is available.

Interest and exchange rates are maintained separately for each base interest rate and currency. In addition, there is information such as country, participants, economic sector, and use of funds codes, which are commonly used for all loans. At the user's discretion, exogenous economic data such as exports of goods and services and GDP may be stored in the database for the purpose of calculating debt service indicators.

CS-DRMS also provides for the inclusion of grants in the database but these are excluded from operations and reports which pertain only to loans.

Database administrators have scope for defining their own additional fields for each loan, and for specifying the data verification for some of those fields.

1.4 Data Entry

Data are entered and edited interactively. CS-DRMS uses PERFORM, the screen-handling program of INFORMIX, to carry out most of its data entry requirements. Typical screens are shown in Appendix B. Features of data entry screens include:

- extensive data validation on a field by field basis;
- user-friendly customised prompting during data entry;

- cross-field validation and navigation;
- facilities to add, update, query and delete data.

The query feature of PERFORM enables users to browse through sets of records and is useful, in particular, to analysts who want to examine the data. 'Help' screens and user prompts are available to assist the user.

In addition CS-DRMS includes purpose-written data entry programmes for forecasting and rescheduling rules governing future disbursements and repayments. A typical screen can be seen on pages 4 to 6 in Appendix B.

The multi-user capability of this version of the system allows several users to use the database at one time for data entry, updating, making queries, processing loans and running reports.

1.5 Processing Characteristics

The processor consists of a number of modules, each specializing in a particular task such as calculation of principal repayments, interest and other payments. These calculations are based on the entry of basic loan particulars and rules governing disbursements and repayments. In addition to the rules, CS-DRMS has an assumed disbursement profile facility, consisting of pre-defined profiles appropriate to typical uses of funds such as commodity assistance, projects and programmes and can be fine-tuned for different economic sectors. These profiles would operate if the user chose not to make direct estimates of disbursements. The users can also set up their own profiles to meet the requirements of their portfolio of loans.

During processing, if a loan fails to process for any reason, the user can request a special error handling module to be invoked. This will display various aggregates on the loan as it is processed, thus enabling users to trace errors in data entry which had not been trapped by the data entry validation routines. This can arise, for example, if incompatible rules are entered for a loan.

1.6 Reports

CS-DRMS includes about 80 standard reports, such as exchange rates, single loan transactions, transactions to date, payments due, projected debt service payments, as well as reports furnished regularly to the World Bank and IMF. [IDRC] will endeavour to produce additional reports required by users, in consultation with them. [IDRC] will also train users to write reports locally and access them from the system. The main report menu is shown below:

GENERAL OPERATIONS	
MAIN REPORTS	
-----Press CTRL-W for help-----	
1	Individual Loan/Grant Transactions
2	Loan by Loan Transactions
3	Aggregate Transactions of Loans
4	Debt Restructuring
5	Debt Indicators
6	World Bank/IMF
7	Grants and Aid Monitoring
8	Loan/Grant Status
9	Codes, Rates and Other Data
10	Country-Produced Reports
CURSOR UP or DOWN to move, <CR> to Select, E to Exit	

Reports are written in the 4GL language of INFORMIX. Both 4GL and ACE provide a powerful set of tools for extracting records, formatting output and performing data calculations. Users can add their own reports to the system using ACE.

Some typical reports are shown in Appendix C.

Reports are produced by running the Report Subsystem. This allows users to select the set of loans to be included in the report, where appropriate, based on a wide set of criteria, such as currency, creditor, borrower, use of funds and so on. Once the set of loans is chosen the user can specify some parameters for the report itself, for example, in what currency it should be printed, the time period to be covered and whether it should be on a calendar or a financial year basis. The user can then have the report output directly to the printer, to a floppy disk or to the Report Pager.

The Report Pager allows the user to peruse the report before printing. If the report is too wide for the screen, the user can "page" right and left, up and down to look at the report as if through a window. If the report is as required, all or part of it can then be printed or, if not, it can be re-run to meet the requirements.

Users who write their own reports in ACE will also be able to use the CS-DRMS Report Subsystem and Pager.

1.7 Enquiries

CS-DRMS has an Enquiry System, SQL, through which the user can select records from any table in the database. Records obtained in this way can be displayed and/or modified.

Searches of loan information can include complex logical combinations ('and', 'or', 'not') of equalities and inequalities. Ranges can be specified, and the comparison of character strings using wildcard characters is possible. Output can be sorted. Frequently used enquiries can be stored in a script for later execution.

More complicated enquiries which require precise formatting of the data are executed as a report, using the ACE report-writing facility. The selection and retrieval statements for SQL and ACE are similar.

Features of SQL (which is based on the IBM SQL query language) include:

- selection of data based on multiple criteria;
- creation of temporary database tables for further selection or processing;
- printing records to the screen, to an operating system file or direct to the printer;
- updating and deleting of records;
- unloading of selected data to operating system files for transfer to other systems.

1.8 Management Tools

CS-DRMS has a Management Tools Module which allows users to manipulate the data to see the effects of their analysis without interfering with the "live" loan administration database. By specifying the name of the "scenario" the user can then access the management tools module, store the scenario, and retrieve it for re-use with or without modifications. These tools provide for the following:

1.9 Loan Testing

- testing the impact of new borrowing on future debt service either by entering new loans or by copying and redefining existing loans;
- evaluating different scenarios for restructuring the portfolio or rescheduling loans;
- comparing loan offers.

1.10 Multicurrency Features

- calculation of interest in currencies outstanding for multicurrency loans;
- revaluation of debt service payments using the revaluation or adjustment factors as specified by multilateral agencies;
- evaluation of currency options (where the borrower has an option to hold some of its debt in a specified currency).

1.11 Sensitivity Testing on Interest and Exchange Rates

- analysis of the effect of changes in rates on future debt service.

1.12 Capacities and Performance

As the number of loans will vary from country to country, the size of disk storage has to be appropriate for each country. INFORMIX does not use predetermined file sizes; storage use is therefore minimized. Tuning of file sizes to suit actual needs is not necessary. Numbers of loan participants, countries, currencies, etc, do not form a significant part of the storage requirements, and therefore need not be limited.

Estimated capacities of the disk storage required are indicated below, and are subject to further review.

Disk Storage (Mb)	65	80	110	150
No of loans & grants	200	550	900	1250

These numbers are based on a mix of loans with maturities of 25-50 years which are typical of the International Bank for Reconstruction and Development/International Development Association (IBRD/IDA) loans. The number stored would increase where loans have shorter maturities.

The database structure of CS-DRMS has a wide variety of indexes set for fast access. The performance of the system would depend on the nature of the enquiry, and the size of the database and indexes.

1.13 Versatility and Enhancement

CS-DRMS has been designed to encompass the requirements of several user countries and those defined by the Technical Assistance Group itself. Installation of the system in each country usually involves minimal system tuning.

CS-DRMS has been continually upgraded to meet new user requirements, changes in creditor practices and developments in the financial markets. This process will continue in close consultation with borrowers and lenders. Such developments will be announced and distributed to users as they become available.

1.14 Portability

CS-DRMS runs both on DOS for single user applications and UNIX/Xenix for multi-users. Appendix A contains a list of hardware on which CS-DRMS has been installed. There are other machines where CS-DRMS can be used, but tests will be conducted as and when necessary.

1.15 Interfaces

It is possible to interface CS-DRMS data with other software. Output can be transferred to other computer systems, e.g., an IBM mainframe, via a communications line, magnetic tape or diskette with additional software and programming effort. Whenever interfacing is sought, its feasibility in terms of time and cost would need to be investigated.

It is also possible to interface with other software, such as the Lotus 1-2-3 spreadsheet package. It is a simple process to download the data and this can be facilitated by proprietary software written for this purpose. [IDRC] will assist users who require this feature to set up such interfaces.

1.16 Security

CS-DRMS allows three levels of user access - database administrator, data entry clerk and data browser.

Database administrators can add new users, change the user-definable fields and run the monthly processing run. Data entry personnel are not allowed these functions but can enter data, modify it and have general access to the loan data. Data browsers can view the data but, apart from certain analytical functions, cannot change it in any way. They can, however, print the reports from the system.

Users will be assigned a login depending on their status and will have no access other than that allowed for their class of user.

In addition there is a basic user ID and password system which guard against unauthorized access. Another level of security can be added by maintaining copies of the data on tape. Loading of the data from a tape streamer takes between five and twenty minutes. [IDRC] will advise client countries on the necessary administrative procedures to maintain a proper backup of current data. A second password system can sometimes be incorporated into the tape loading/unloading routine.

Hardware and Proprietary Software Requirements for CS-DRMS²

A. HARDWARE

One IBM-compatible 32-bit micro-computer with the following specifications:

INTEL 80386 microprocessor with clock speed of at least 20Mhz
 3Mb of RAM for the base system plus 1Mb for each additional terminal
 INTEL 82385 Cache Memory controller with at least 32Kb of high speed static RAM cache
 INTEL 80387 math coprocessor matching CPU clock speed
 Minimum 200 Watt power supply
 Minimum of 5 free industry standard expansion slots. Where RAM is expandable to at least 8Mb on the system board without using a slot, 4 free would be adequate.
 Real time clock/calendar with battery backup
 At least 1 parallel and 1 serial port. Additional parallel/serial ports will be required for each additional printer/terminal respectively.(*)
 At least 60Mb hard disk drive (**) with access time of around 28 ms for a 100 loan database plus 3Mb for every additional 100 loans
 Combined controller for diskette drives and hard disk drives
 3.5" 1.44Mb diskette drive
 5.25" 1.2Mb diskette drive. Both should be internal where there is enough room. Otherwise, either could be external.
 Tape streamer with adapter card if required

Hercules-compatible monochrome adapter with a TTL monochrome monitor. If colour is required for other applications, then EGA adapter with a high resolution colour monitor should be adequate.

Enhanced 101-key QWERTY keyboard

Each additional terminal should be monochrome 25 line terminal with VT 100 emulation to be supplied with QWERTY keyboard and necessary cables and connectors.

At least one EPSON-compatible, wide carriage dot matrix printer with all necessary cables and connectors. The printer must have interfaces for both parallel and serial connection if it will need to be sited more than 10 metres from the host PC. Note that the printer must be capable of printing 132 (uncondensed) characters per line.

Uninterrupted Power Supply Supporting 1 KVA with 10-20 minutes backup time.

The hardware must support all the software listed in B. and must come complete with full user documentation.

(*) *An intelligent multi-port serial card can be used to connect the terminals. Printers to be connected using parallel ports, normally. Serial printer connection should be made only when printer is required to be sited more than 10 metres away from the host PC.*

(**) *These hard disk sizes do not include any spare disk space for a Xenix and/or DOS partition or other applications. Please add additional Mbs if required*

B. SOFTWARE

1. Xenix and/or DOS 3.3 (if required). This or a later version may be bundled with hardware.
2. SCO Xenix 386 Release 2.2.3 or higher [or SCO UNIX 3.2 version 2.0]
3. INFORMIX SQL, 4GL and ESQL/C
4. Tape streamer software for use with Xenix and/or DOS if required

C. CONSUMABLES

An initial supply of diskettes, printer ribbons, paper and tapes as required.

D. HARDWARE ON WHICH VERSION 5 OF CS-DRMS HAS BEEN INSTALLED

AST Premium 386-33

Busybee 386

Compaq Deskpro 386

Dell 386

IBM PS/2 Model 70

IBM PS/2 Model 80

Northgate 386

Srinivas 386

Toshiba T5200

Unisys PW800

Note: Any microcomputer that runs SCO XENIX/SCO UNIX should also run CS-DRMS.

Sample CS-DRMS Screens

Screens	Page
Loan/Grant Details	1-3
Rules for Forecasting Loan/Grant Terms	4-6
Actual Transactions	7-8
Foreign Exchange Rate Table and Base Interest Rate Table	9

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: eloans **

LOAN/GRANT DETAILS 1

Loan/Grant Key	[1983001]	[L]	IBRD No	[0345.001]
Title/Description	[Agricultural and Industrial Credit -OCR]			
Parallel/Co-Financed No	[C003][CDB cofinancing of ID projects]			
Multi-Currency Loan Type	[N]	Country Reference	[CDB-83-OCR-1.00]	
Creditor/Donor	[CDB]	[Caribbean Development Bank]	
Creditor/Donor Country	[NO SPECIFIC COUNTRY]			
Creditor/Donor Category	[M]	Creditor/Donor Reference	[
Disbursement Agency	[CDB]	[Caribbean Development Bank]	
Borrower	[DFC]	[Development Finance Corporation]	
Executing Agency 1	[NDB]	[National Development Bank]	
Agency 2	[WBCN]	[Westpac Bank Erehwon Ltd.]	
Agency 3	[]]	
Guarantee Status	[CG]	Test Loan	[N]	Selection Class []

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: eloans **

LOAN/GRANT DETAILS 2

Loan/Grant Key	[1983001]	[L]	Frame Number	[0]
Agreement Type	[S]	Effective	[Y]	
Agreement Date	[1983/03/22]	Effective Date	[1983/05/21]	
Loan/Grant Currency	[USD]	[United States Dollars]	
Original Amount	[1000000.000]			
Revised Amount	[1000000.000]			
Terminal Date For Disbursement				
Original Date	[1984/04/30]	Revised Date	[1984/04/30]	
Reimbursable Cost Total	[1000000.000]			
Reimbursable Cost Local	[.000]			
Main Use of Funds	[PJ]	[Project]	
Economic Sector	[ID]	[Industrial Development]	

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: eloans **

LOAN/GRANT DETAILS 3

Loan/Grant Key [1983001] [L]

General Information

Conditions Preceding Effectiveness

Loan On-Lent (Y/N) [Y]
Budget Financed [N]
Accelerated Repayment [Y]
Procurement Source [T]
Aid Group/Forum [Y]

Legal [C]
Organisational [C]
Financial [C]
Administrative [C]
Policy [C]
Other [C]

Liabilities Cross-checked with Creditor (Y/N) [N] on [1989/04/21]

Loan Processed [Y] Last Amended [1989/12/04] By [JUNE]

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: eloans **

LOAN/GRANT DETAILS 4

Loan/Grant Key [1983001] [L]

Title/Description [Agricultural and Industrial Credit -OCR]

USER-DEFINED FIELDS

External Loans 1	[]	[]
External Loans 2	[]	[]
External Loans 3	[]	[]
External Loans 4	[]	[]
External Loans 5	[]	[]
External Loans 6	[]	[]
External Loans 7	[]	0]
External Loans 8	[]	0]
External Loans 9	[]	[1901/01/01]
External Loans 10	[]	[1901/01/01]

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: eloans **

LOAN/GRANT DETAILS 5

Loan/Grant Key [1983001] [L] [Agricultural and Industrial Credit -OCR]
Loan Amount [1000000.000] [United States Dollars]

Amount	Loan/Grant Allocation
[.000]	Civil Works
[.000]	Equipment
[.000]	Training
[.000]	Technical Assistance
[.000]	Miscellaneous
[.000]	Other

Additional Notes

[DFC to on-lend money at a minimum of 11% interest;]
[for each sub-project minimum amount of 3000\$ with a maximum]
[of 700,000\$ for co-ops and 200,000\$ for others;]
[this loan accompanied by another from SFR funds for 1]
[million \$ (1983002), both to be drawn in equal proportions;]
[penalties for all late payments;]

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Set Exit
 -----Press CTRL-W for Help--

RULES FOR FORECASTING LOAN/GRANT TERMS

Loan Key [1983001] L Agricultural and Industrial Credit -OCR
 Tranche [0] Loan Amount 1000000.000
 System Disbursement Profile NOT Used
 Rule type [QPR] Supplementary code []
 First transaction date [1988/08/15]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Frequency [4]:	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]

Currency [USD] United States Dollars Amount [1000000.000] Number [80]
 80 payments of 12500.000 each

PERFORM: Query Next Previous Add Update Remove Set Exit
 -----Press CTRL-W for Help--

RULES FOR FORECASTING LOAN/GRANT TERMS

Loan Key [1983001] L Agricultural and Industrial Credit -OCR
 Tranche [0] Loan Amount 1000000.000
 System Disbursement Profile NOT Used
 Rule type [SVF] Supplementary code [SV] Service Fee
 First transaction date [1983/08/15]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Frequency [4]:	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]

Start Date [1983/05/21]

Rate [1.00000] percent

[365] Days in interest year Basis [D] Daily

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Set Exit
 -----Press CTRL-W for Help--

RULES FOR FORECASTING LOAN/GRANT TERMS

Loan Key [1983001] L Agricultural and Industrial Credit -OCR
 Tranche [0] Loan Amount 1000000.000
 System Disbursement Profile NOT Used
 Rule type [INF] Supplementary code []
 First transaction date [1983/08/15]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Frequency [4]:	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]
Start Date	[1983/05/21]											
Rate	[11.00000] percent											
	[365] Days in interest year											
Basis	[D] Daily											

PERFORM: Query Next Previous Add Update Remove Set Exit
 -----Press CTRL-W for Help--

RULES FOR FORECASTING LOAN/GRANT TERMS

Loan Key [1983001] L Agricultural and Industrial Credit -OCR
 Tranche [0] Loan Amount 1000000.000
 System Disbursement Profile NOT Used
 Rule type [CTF] Supplementary code [CO] Commitment Fee
 First transaction date [1983/08/21]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Frequency [4]:	[0]	[21]	[0]	[0]	[21]	[0]	[0]	[21]	[0]	[0]	[21]	[0]
Start Date	[1983/05/21]											
Rate	[1.00000] [100.000] Percent of CUB											

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Set Exit
 -----Press CTRL-W for Help--

RULES FOR FORECASTING LOAN/GRANT TERMS

Loan Key [1983001] L Agricultural and Industrial Credit -OCR
 Tranche [0] Loan Amount 1000000.000
 System Disbursement Profile NOT Used
 Rule type [APF] Supplementary code [PP] Penalty Late Principal
 First transaction date [1988/11/15]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Frequency [4]:	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]
Start Date	[1988/08/15]											

Grace period [0] Margin [1.000]
 [365] Days in interest year

PERFORM: Query Next Previous Add Update Remove Set Exit
 -----Press CTRL-W for Help--

RULES FOR FORECASTING LOAN/GRANT TERMS

Loan Key [1983001] L Agricultural and Industrial Credit -OCR
 Tranche [0] Loan Amount 1000000.000
 System Disbursement Profile NOT Used
 Rule type [AIF] Supplementary code [PI] Penalty Late Interest
 First transaction date [1983/11/15]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Frequency [4]:	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]	[0]	[15]	[0]
Start Date	[1983/08/15]											

Grace period [0] Margin [1.000]
 [365] Days in interest year

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: amounts **

ACTUAL TRANSACTIONS

Loan/Grant Key [1983001][L][Agricultural and Industrial Credit -OCR]

Tranche Number [0]

Transaction Code [PR][Principal Repayment]

Supplementary Code [][]

Transaction Date [1988/11/29]

Currency [USD][United States Dollars]
Amount [12500.000]

Multicurrency Loan Type : Non-Pooled Loan
[0.0]
[0] .000

Additional

Notes :

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: amounts **

ACTUAL TRANSACTIONS

Loan/Grant Key [1983001][L][Agricultural and Industrial Credit -OCR]

Tranche Number [0]

Transaction Code [IN][Interest Payment]

Supplementary Code [][]

Transaction Date [1988/11/29]

Currency [USD][United States Dollars]
Amount [27379.452]

Multicurrency Loan Type : Non-Pooled Loan
[0.0]
[0] .000

Additional

Notes :

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: amounts **

ACTUAL TRANSACTIONS

Loan/Grant Key [1983001][L][Agricultural and Industrial Credit -OCR]

Tranche Number [0]

Transaction Code [IN][Interest Payment]

Supplementary Code [SV][Service Fee]

Transaction Date [1988/11/29]

Currency [USD][United States Dollars]

Amount [2489.041]

Multicurrency Loan Type : Non-Pooled Loan

[0.0]

.000

Additional

Notes :

[0]

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: amounts **

ACTUAL TRANSACTIONS

Loan/Grant Key [1983001][L][Agricultural and Industrial Credit -OCR]

Tranche Number [0]

Transaction Code [OT][Other Payment or Fee]

Supplementary Code [CO][Commitment Fee]

Transaction Date [1983/08/21]

Currency [USD][United States Dollars]

Amount [1260.274]

Multicurrency Loan Type : Non-Pooled Loan

[0.0]

.000

Additional

Notes :

[0]

APPENDIX B

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: xchrates **

FOREIGN EXCHANGE RATE TABLE

CURRENCY [USD] [United States Dollars]

Date	Rate	Text
[1987/08/31]	[16.1622]	[0]
[1987/09/30]	[16.1370]	[0]
[1987/11/30]	[15.8850]	[0]
[1987/12/31]	[15.8117]	[55]
[1988/03/31]	[15.8912]	[55]
[1988/06/30]	[15.6726]	[55]
[1988/08/31]	[15.6522]	[55]
[1988/09/30]	[15.8465]	[55]
[1988/10/31]	[15.2413]	[55]
[1988/11/30]	[14.6903]	[55]
[1989/01/31]	[14.7636]	[0]
[1989/07/31]	[15.6986]	[55]

Control-F: Forward Page, Control-B Backward Page

PERFORM: Query Next Previous Add Update Remove Table Screen ... Searches
the active database table

** 1: intrates **

BASE INTEREST RATE TABLE

[LIBD6] [London Interbank Offer Rate - Dollar 6m.]

Date	Rate	Text
[1988/09/15]	[8.7000]	[10]
[1988/10/15]	[8.6800]	[10]
[1988/11/15]	[9.0200]	[10]
[1988/12/15]	[9.4300]	[10]
[1989/01/15]	[9.5500]	[10]
[1989/02/15]	[9.9300]	[10]
[1989/03/15]	[10.5900]	[10]
[1989/04/15]	[10.6200]	[10]
[1989/05/15]	[9.8200]	[10]
[1989/06/15]	[9.1900]	[10]
[1989/07/15]	[8.6400]	[10]
[1989/08/15]	[8.7400]	[10]

Control-F: Forward Page, Control-B Backward Page

Sample CS-DRMS Reports

Reports	Page
Exchange Rates and Interest Rates	1
Forecasting Rules for Disbursements and Payments	2-3
Transactions to Date and Repayment Terms Summary	4
Individual Loan/Grant (Consolidated) with Forecasts	5-9
Multi-Currency Loans: Debt Outstanding	10
Projected External Debt Service Payments	11-13
Debt Service Payments Due	14-16
World Bank Debt Reporting System : Form 1	17

APPENDIX C

CS-DRMS Report 151

EXCHANGE RATES

EREHWON

Page 2

Exchange Rate Table for Australian Dollars (AUD)

DATE ERR SOURCE OF INFORMATION

1988/05/31 12.2652
1988/06/30 12.3779
1988/08/31 12.6458
1988/09/30 12.4430
1988/10/31 12.5751
1988/11/30 12.8627
1989/01/31 13.0995
1989/07/31 11.7417

END OF EXCHANGE RATES

Local Currency is EREHWON RUPEES (ERR)

Rates are effective on and after the date shown.

CS-DRMS Report 151

Printed on Tue May 22 1990, at 14:09:00

CS-DRMS Report 155

INTEREST RATES

EREHWON

Page 4

Interest Rates for London Interbank Offer Rate - Dollar 6m. (LIBD6)

DATE RATE SOURCE OF INFORMATION

1988/11/15 9.02000 International Financial Statistics -IMF
1988/12/15 9.43000 International Financial Statistics -IMF
1989/01/15 9.55000 International Financial Statistics -IMF
1989/02/15 9.93000 International Financial Statistics -IMF
1989/03/15 10.59000 International Financial Statistics -IMF
1989/04/15 10.62000 International Financial Statistics -IMF
1989/05/15 9.82000 International Financial Statistics -IMF
1989/06/15 9.19000 International Financial Statistics -IMF
1989/07/15 8.64000 International Financial Statistics -IMF
1989/08/15 8.74000 International Financial Statistics -IMF

END OF INTEREST RATES

Rate shown is effective on and after the date shown.

APPENDIX C

CS-DRMS Report 311 EREHWON
 FORECASTING RULES FOR DISBURSEMENTS AND PAYMENTS
 Page 1

MAIN LOAN/GRANT PARTICULARS

Loan/Grant Key: 1983001/L
 Title/Description: Agricultural and Industrial Credit -OCR
 Borrower: Development Finance Corporation
 Creditor/Donor: Caribbean Development Bank
 Creditor/Donor Country: NO SPECIFIC COUNTRY
 Creditor/Donor Reference:
 Agreement Date: 1983/03/22
 Effective Date: 1983/05/21
 Loan Currency: United States Dollars
 Original Amount: 1000000 USD
 Revised Amount: 1000000 USD
 Agreement/Instrument Type: Standard Assume
 Disbursement Profile: No

RULE FORECASTING PARTICULARS FOR MAIN LOAN

Report 311 EREHWON CS-DRMS
 FORECASTING RULES FOR DISBURSEMENTS AND PAYMENTS
 Page 1

1. Rule LDI: 2 Disbursements () of 500000 USD,
 to be paid 2 time(s) each year, on May 21, Nov 21,
 beginning on 1983/05/21.
2. Rule INF: Fixed interest to be charged on a daily basis,
 at 11.000 percent,
 starting from 1983/05/21, using a base of 365 days,
 to be paid 4 time(s) each year, on Feb 15, May 15, Aug 15, Nov 15,
 beginning on 1983/08/15.
3. Rule SVF: Service Fees to be charged on a daily basis,
 at 1.000 percent,
 starting from 1983/05/21, using a base of 365 days,
 to be paid 4 time(s) each year, on Feb 15, May 15, Aug 15, Nov 15,
 beginning on 1983/08/15.
4. Rule CTF: Commitment Fees to be charged at 1.000 percent,
 on the Committed Undisbursed Balance (CUB)
 starting from 1983/05/21, using a base of 365 days,
 to be paid 4 time(s) each year, on Feb 21, May 21, Aug 21, Nov 21,
 beginning on 1983/08/21.
5. Rule AIF: Penalties may be charged on Interest Arrears at a margin of
 1.000 percent, with a grace period of 0 days,
 starting from 1983/08/15, using a base of 365 days,
 to be paid 4 time(s) each year, on Feb 15, May 15, Aug 15, Nov 15,
 beginning on 1983/11/15.

CS-DRMS Report 311 Printed on Tue May 22 1990, at 14:11:26

APPENDIX C

----- CS-DRMS
Report 311 EREHWON
FORECASTING RULES FOR DISBURSEMENTS AND PAYMENTS
Page 2

6. Rule QPR: 80 Principal Repayments of 12500 USD,
to be paid 4 time(s) each year, on Feb 15, May 15, Aug 15, Nov 15,
beginning on 1988/08/15.

7. Rule APF: Penalties may be charged on Principal Arrears at a margin of
1.000 percent, with a grace period of 0 days,
starting from 1988/08/15, using a base of 365 days,
to be paid 4 time(s) each year, on Feb 15, May 15, Aug 15, Nov 15,
beginning on 1988/11/15.

----- CS-DRMS
Report 311 Printed on Tue May 22 1990, at 14:11:26

APPENDIX C

----- CS-DRMS
 Report 105 EREHWON
 TRANSACTIONS TO DATE as at: May 22 1990
 Page 1

Loan key : 1983001/L Agricultural and Industrial Credit -OCR Loan
 currency : United States Dollars

	United States Dollars	EREHWON RUPEES	Original
loan amount	[1000000.000]	[13622400.000]	Commitment
enhancements	[0.000]	[0.000]	Cancellations
	[0.000]	[0.000]	Revised loan amount
[1000000.000]	[13622400.000]	Total disbursements	[
1000000.000]	[15258600.000]	Principal repaid	[
62500.000]	[951746.556]	Interest paid	[715136.106]
[11783720.537]	Others Payments paid	[2520.548]	[
38773.085]	Disbursed outstanding debt	[937500.000]	[
14717425.432]			

----- CS-DRMS
 Report 105 Printed on Tue May 22 1990, at 14:17:09

----- CS-DRMS
 Report 313 EREHWON
 REPAYMENT TERMS SUMMARY
 Page 1

Loan Key: 1983001/L
 Creditor: Caribbean Development Bank
 Title/Description: Agricultural and Industrial Credit -OCR
 Effective Date: 1983/05/21
 on Interest Arrears at 1.000% margin, 1st transaction 1983/11/15 Penalties
 Principal Arrears at 1.000% margin, 1st transaction 1988/11/15 Penalties on
 1.000%, 1st transaction 1983/08/21 Commitment Fees at
 at 11.000%, 1st transaction 1983/08/15 Fixed Interest on tranche 0,
 1st transaction 1983/08/15 Service Fees on tranche 0, at 1.000%,
 Grace Period: 5.4 years
 Repayment Period: 19.7 years
 for Principal Repayments: 1988/08/15 First date
 Principal Repayments: 2008/05/15 Final date for

For further
 details, see the Forecasting Rules Report, No 311

INDIVIDUAL LOAN/GRANT (CONSOLIDATED) WITH FORECASTS										EREWON	
in United States Dollars										Page 1	
Transactions Journal for: 1983001/L										Title/Description: Agricultural and Industrial Credit -OCR	
Original loan amount is: 1000000 United States Dollars (USD)										Creditor: Caribbean Development Bank	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Notes		
Commitments/	Actual	Forecast	Actual	Forecast	Committed	Disbursed	Outstand	Principal	Interest		
Disburse-	Principal	Principal	Interest	Interest	Undisb		Debt	Arrears	Arrears	Supplementary Code	
Date	Repayments	Repayments	Payments	Payments	Balance						

1983/03/22	1000000				1000000					AGREEMENT DATE	
1983/05/21										EFFECTIVE DATE	
1983/05/21	500000										
1983/08/15											
			12959		500000	500000	0	0	0	0 Service Fee	
			1178		500000	500000	0	0	0	0 Service Fee	
1983/08/21				12959	500000	500000	0	0	0	0 Service Fee	
				1178	500000	500000	0	0	0	0 Commitment Fee	
1983/11/15					500000	500000	0	0	0	0 Commitment Fee	
					500000	500000	0	0	0	0 Service Fee	
					500000	500000	0	0	0	0 Service Fee	
1983/11/21					500000	500000	0	0	0	0 Service Fee	
					500000	500000	0	0	0	0 Service Fee	
					500000	500000	0	0	0	0 Commitment Fee	
1984/02/15										0 Commitment Fee	
										0 Commitment Fee	
										0 Service Fee	
1984/05/15										0 Service Fee	
										0 Service Fee	
										0 Service Fee	
1984/08/15										0 Service Fee	
										0 Service Fee	
										0 Service Fee	
1984/11/15										0 Service Fee	
										0 Service Fee	
										0 Service Fee	
1985/02/15										0 Service Fee	
										0 Service Fee	
										0 Service Fee	
1985/05/15										0 Service Fee	
										0 Service Fee	
										0 Service Fee	

CS-DRMS Report 102										Printed on Mon Mar 04 1991, at 04:38:19	

CS-DRMS Report 102										EREHWON	
INDIVIDUAL LOAN/GRANT (CONSOLIDATED) WITH FORECASTS										Page 2	
in United States Dollars											
Title/Description: Agricultural and Industrial Credit -OCR											
Creditor: Caribbean Development Bank											
Transactions Journal for: 1983001/L											
Original loan amount is: 1000000 United States Dollars (USD)											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Notes		
Commitments/	Actual	Forecast	Actual	Forecast	Committed	Disbursed	Outstand	Principal	Interest	Supplementary	Code
Disburse-	Principal	Principal	Interest	Interest	Undisb	Debt	Arrears	Arrears	Arrears	Fee	
Date	Repayments	Repayments	Payments	Payments	Balance						
1985/08/15			27726	2438	0	1000000	0	0	0	Service Fee	
			2521		0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1985/11/15			27726	27726	0	1000000	0	0	0	Service Fee	
			2521	2521	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1986/02/15			27726	27726	0	1000000	0	0	0	Service Fee	
			2521	2521	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1986/05/15			26822	27726	0	1000000	0	0	0	Service Fee	
			2438	2521	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1986/08/15			27726	26822	0	1000000	0	0	0	Service Fee	
			2521	2438	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1986/11/15			27726	27726	0	1000000	0	0	0	Service Fee	
			2521	2521	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1987/02/15			27726	27726	0	1000000	0	0	0	Service Fee	
			2521	2521	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1987/05/15			26822	27726	0	1000000	0	0	0	Service Fee	
			2438	2521	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1987/08/15			27726	27726	0	1000000	0	0	0	Service Fee	
			2521	2521	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
1987/11/15			27726	27726	0	1000000	0	0	0	Service Fee	
			2521	2521	0	1000000	0	0	0	Service Fee	
					0	1000000	0	0	0	Service Fee	
CS-DRMS Report 102										Printed on Mon Mar 04 1991, at 04:38:19	

CS-DRMS Report 102									
INDIVIDUAL LOAN/GRANT (CONSOLIDATED) WITH FORECASTS									
in United States Dollars									
Title/Description: Agricultural and Industrial Credit -OCR									
Creditor: Caribbean Development Bank									
Transactions Journal for: 1983001/L									
Original loan amount is: 1000000 United States Dollars (USD)									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Notes
Commitments/	Actual	Forecast	Actual	Forecast	Committed	Disbursed	Outstand	Principal	Interest
Date	Disburse-	Repayments	Repayments	Repayments	Balance	Debt	Debt	Arrears	Supplementary Code
	ments								
1988/02/15			27726	2521	0	1000000	0	0	0 Service Fee
			2521		0	1000000	0	0	0 Service Fee
			27726	2521	0	1000000	0	0	0 Service Fee
1988/05/15			27123	2466	0	1000000	0	0	0 Service Fee
			2466		0	1000000	0	0	0 Service Fee
1988/08/15			27726	2521	0	1000000	0	0	0 Service Fee
			2521		0	1000000	0	0	0 Service Fee
	12500	12500			0	987500	0	0	0 Service Fee
1988/11/15			27726	2521	0	987500	0	0	0 Service Fee
			2521		0	975000	0	0	0 Service Fee
1988/11/29			27379	2489	0	975000	0	0	0 Service Fee
			2489		0	975000	12500	29868	29868 Service Fee
1989/02/15			27033	137	0	975000	12500	29868	29868 Service Fee
			137		0	975000	12500	29868	29868 Service Fee
			58		0	975000	0	0	0 Penalty Late Interest
			2458		0	975000	0	0	0 Penalty Late Principal
	12500	12500			0	962500	0	0	0 Service Fee
1989/05/15			25816	2347	0	962500	0	0	0 Service Fee
			2347		0	962500	0	0	0 Service Fee
			25816	2347	0	950000	0	0	0 Service Fee
			2347		0	950000	0	0	0 Service Fee
1989/08/15			26340		0	950000	0	0	0 Service Fee
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CS-DRMS Report 102									

EREWON

Page 3

CS-DRMS Report 102		INDIVIDUAL LOAN/GRANT (CONSOLIDATED) WITH FORECASTS in United States Dollars										Page 4	
Transactions Journal for: 1983001/L		Title/Description: Agricultural and Industrial Credit -OCR											
Original loan amount is: 1000000		Creditor: Caribbean Development Bank											
Transaction Date	(1) Commitments/ Disburse- ments	(2) Actual Principal Repayments	(3) Forecast Principal Repayments	(4) Actual Interest Payments	(5) Forecast Interest Payments	(6) Committed Undisb Balance	(7) Disbursed Debt	(8) Outstand Principal Arrears	(9) Interest Arrears	Notes	Supplementary Code		
		12500		2395		0	950000	0	0	0	Service Fee		
			12500		26340	0	937500	0	0	0			
				2395		0	937500	0	0	0	Service Fee		
-----The following figures are Forecast-----													
1989/09/30						0	937500	0	0	0			
1989/10/01		12500				0	925000	0	0	0			
1989/11/15			12500		25993	0	925000	0	0	0	Service Fee		
					2363	0	925000	0	0	0			
1990/02/15		12500			25647	0	912500	0	0	0			
					2332	0	912500	0	0	0	Service Fee		
1990/05/15		12500			24475	0	900000	0	0	0			
					2225	0	900000	0	0	0	Service Fee		
1990/08/15		12500			24953	0	887500	0	0	0			
					2268	0	887500	0	0	0	Service Fee		
1990/11/15		12500			24607	0	875000	0	0	0			
					2237	0	875000	0	0	0	Service Fee		
1991/02/15		12500			24260	0	862500	0	0	0			
					2205	0	862500	0	0	0	Service Fee		
1991/05/15		12500			23134	0	850000	0	0	0			
					2103	0	850000	0	0	0	Service Fee		
1991/08/15		12500			23567	0	837500	0	0	0			
					2142	0	837500	0	0	0	Service Fee		
1991/11/15		12500			23221	0	825000	0	0	0			
					2111	0	825000	0	0	0	Service Fee		
1992/02/15		12500			22874	0	812500	0	0	0			
					2079	0	812500	0	0	0	Service Fee		
1992/05/15		12500			22038	0	800000	0	0	0			
						0	800000	0	0	0	Service Fee		

CS-DRMS Report 102

Printed on Mon Mar 04 1991, at 04:38:19

INDIVIDUAL LOAN/GRANT (CONSOLIDATED) WITH FORECASTS in United States Dollars										EREHWON	
CS-DRMS Report 102										Page 5	
Title/Description: Agricultural and Industrial Credit -OCR Creditor: Caribbean Development Bank											
Transaction Date	(1) Commitments	(2) Disbursements	(3) Forecast Principal Repayments	(4) Actual Principal Repayments	(5) Forecast Interest Payments	(6) Committed Undisb Balance	(7) Disbursed Debt	(8) Outstanding Principal Arrears	(9) Interest Arrears	Notes	Supplementary Code
1992/08/15			12500		2003	0	800000	0	0	0	Service Fee
					22181	0	787500	0	0	0	
1992/11/15			12500		2016	0	787500	0	0	0	Service Fee
					21834	0	775000	0	0	0	
1993/02/15			12500		1985	0	775000	0	0	0	Service Fee
					21488	0	762500	0	0	0	
1993/05/15			12500		1953	0	762500	0	0	0	Service Fee
					20452	0	750000	0	0	0	
1993/08/15			12500		1859	0	750000	0	0	0	Service Fee
					20795	0	737500	0	0	0	
1993/11/15			12500		1890	0	737500	0	0	0	Service Fee
					20448	0	725000	0	0	0	
1994/02/15			12500		1859	0	725000	0	0	0	Service Fee
					20101	0	712500	0	0	0	
1994/05/15			12500		1827	0	712500	0	0	0	Service Fee
					19111	0	700000	0	0	0	
1994/08/15			12500		1737	0	700000	0	0	0	Service Fee
					19408	0	687500	0	0	0	
1994/11/15			12500		1764	0	687500	0	0	0	Service Fee
					19062	0	675000	0	0	0	
1995/02/15			12500		1733	0	675000	0	0	0	Service Fee
					18715	0	662500	0	0	0	
1995/05/15			12500		1701	0	662500	0	0	0	Service Fee
					17770	0	650000	0	0	0	
1995/08/15			12500		1615	0	650000	0	0	0	Service Fee
					18022	0	637500	0	0	0	
CS-DRMS Report 102										Printed on Mon Mar 04 1991, at 04:38:19	

CS-DRMS Report 110		MULTI-CURRENCY LOANS - DEBT OUTSTANDING				EREWON	
Loan Key: 1982002/L		Title/Description: Community Housing Project-Central Region				Page 1	
Loan Amount: 10000000.000 USD		Creditor: Asian Development Bank				Multi-currency Type: N	
Currency Name	Actual Disbursements	Disbursements in USD at Historical Rate	Actual Principal Repayments	Principal Repay. in USD at Historical Rate	Disbursed Outstanding Debt		

Deutsche Marks (DEM)							
1983/08/28	8175000.000	3000000.000					

Total for Deutsche Marks	8175000.000	3000000.000	0.000	0.000	8175000.000	DEM	

French Francs (FRF)							
1982/09/18	10087500.000	1500000.000					

Total for French Francs	10087500.000	1500000.000	0.000	0.000	10087500.000	FRF	

United States Dollars (USD)							
1983/02/02	3000000.000	3000000.000					
1984/05/25	2500000.000	2500000.000					

Total for United States Dollars	5500000.000	5500000.000	0.000	0.000	5500000.000	USD	

The user selection of loans for this report is :-							
Select loans where (loans.loan_key="1982002") AND pipeline != "Y"							

CS-DRMS Report 110		Printed on Mon Mar 04 1991, at 08:09:17					

CS-DRMS Report 200										EREWON
PROJECTED EXTERNAL DEBT SERVICE PAYMENTS BY BORROWER CATEGORY (INCLUDING UNDISBURSED AMOUNTS) 1990 - 1999 [1]										Page 1
on Debt Outstanding including Undisbursed as at 1989/09/30, in Millions of USD's										
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Central Government										
Principal Repayments	425.4	95.9	44.0	62.6	51.2	173.0	27.8	32.2	30.1	27.4
Interest Payments	75.9	32.6	28.4	26.9	23.5	21.1	13.2	12.0	10.3	8.8
Other Payments	0.6	0.2	0.1	0.1	0.1	0.4	-	-	-	-
Total Debt Service Payments	501.8	128.7	72.5	89.6	74.8	194.5	41.0	44.3	40.4	36.2
Public Corporations, with Government guarantee										
Principal Repayments	0.4	0.6	2.5	4.3	4.3	4.4	4.4	4.4	4.5	4.5
Interest Payments	0.7	1.2	1.8	2.4	2.8	3.2	3.2	2.9	2.6	2.3
Other Payments	0.4	0.3	0.2	0.2	0.1	0.0	-	-	-	-
Total Debt Service Payments	1.5	2.2	4.6	6.8	7.3	7.6	7.6	7.3	7.0	6.8
Public Corporations, without guarantee										
Principal Repayments	3.8	4.4	4.7	4.7	4.7	1.6	-	-	-	-
Interest Payments	2.6	1.9	1.8	1.2	0.7	0.1	-	-	-	-
Other Payments	-	-	-	-	-	-	-	-	-	-
Total Debt Service Payments	6.4	6.2	6.5	5.9	5.3	1.7	-	-	-	-
Private Sector, with Government guarantee										
Principal Repayments	0.2	0.2	0.2	0.2	0.2	0.2	0.1	-	-	-
Interest Payments	0.2	0.1	0.1	0.1	0.1	0.0	0.0	-	-	-
Other Payments	-	-	-	-	-	-	-	-	-	-
Total Debt Service Payments	0.3	0.3	0.3	0.2	0.2	0.2	0.1	-	-	-
Private Sector, without guarantee										
Principal Repayments	0.5	1.0	1.5	1.4	1.2	1.2	1.2	1.2	1.2	0.7
Interest Payments	1.3	1.1	1.1	1.0	0.8	0.6	0.5	0.4	0.2	0.1
Other Payments	-	-	-	-	-	-	-	-	-	-
Total Debt Service Payments	1.8	2.0	2.7	2.4	2.0	1.9	1.7	1.6	1.4	0.8
TOTAL										
Principal Repayments	430.1	102.0	52.8	73.2	61.6	180.3	33.5	37.9	35.8	32.7
Interest Payments	80.7	36.8	33.3	31.5	27.8	25.1	16.9	15.3	13.1	11.1
Other Payments	1.0	0.6	0.4	0.2	0.2	0.4	-	-	-	-
Total Debt Service Payments	511.8	139.4	86.5	105.0	89.6	205.8	50.4	53.1	48.9	43.8
EXCHANGE RATE [2]	15.699	15.699	15.699	15.699	15.699	15.699	15.699	15.699	15.699	15.699
Notes [1] Data shown is at year-end.										

CS-DRMS Report 200

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CS-DRMS Report 200										EREHWON	
PROJECTED EXTERNAL DEBT SERVICE PAYMENTS BY BORROWER CATEGORY (INCLUDING UNDISBURSED AMOUNTS) 1990 - 1999 [1]											
on Debt Outstanding including Undisbursed as at 1989/09/30, in Millions of USD's											
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Page 2

The user selection of loans for this report is :-											
Select loans where (l=1) AND pipeline != "Y"											
Total Debt Service includes all Principal Repayments, Interest Payments and Other Payments.											
[2] Figures show number of EREHWON RUPEES to 1 USD.											

APPENDIX C

CS-DRMS Report 201					EREHWON
EXTERNAL DEBT OUTSTANDING BY BORROWER CATEGORY 1987 - 1991 [1]					
in Millions of United States Dollars					
					Page 1
	1987	1988	1989	1989	1990
<hr/>					
A. Central Government					
Disbursed Outstanding Debt	1122.8	1232.8	1166.4	1144.5	747.7
Committed Undisbursed Bal.	60.1	58.1	66.8	62.5	33.7
B. Public Corporations					
Disbursed Outstanding Debt	30.3	49.2	49.5	33.2	34.4
Committed Undisbursed Bal.	18.7	54.0	53.0	53.0	47.7
C. Private Sector with Government Guarantee					
Disbursed Outstanding Debt	1.6	1.4	1.2	1.1	0.9
Committed Undisbursed Bal.	-	-	-	-	-
Public and Publicly Guaranteed Debt (Total of A & B & C)					
Disbursed Outstanding Debt	1154.6	1283.4	1217.1	1178.7	783.0
Committed Undisbursed Bal.	78.8	112.1	119.8	115.5	81.4
D. Private Sector without Government Guarantee					
Disbursed Outstanding Debt	12.2	11.8	11.6	11.4	10.8
Committed Undisbursed Bal.	-	-	-	-	-
Total (A & B & C & D)					
Disbursed Outstanding Debt	1166.8	1295.2	1228.6	1190.1	793.9
Committed Undisbursed Bal.	78.8	112.1	119.8	115.5	81.4
EXCHANGE RATE [2]	15.812	14.690	15.699	15.699	15.699
<hr/>					
Notes [1] Data shown is at year-end (at 1989/09/30 for current year). The user selection of loans for this report is :- (1=1) AND pipeline != "Y" Grants and Short-term debt are automatically excluded from the report [2] Figures show number of EREHWON RUPEES to 1 USD.					
<hr/>					
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CS-DRMS Report 300			DEBT SERVICE PAYMENTS DUE for the period 1989/11/01 - 1989/11/30 [1]				EREHWON	
							Page 1	
Date Due	Loan Title Loan Key	Creditor	Exec. Agency	Payment Details	Amount	Amount in ERR	Loan Total	
1989/11/01	Community Housing Project-Central Region 1982002/L ADB		CRPG	Interest Payment	500000.00 USD	7849293.56	500000.00 USD	
1989/11/04	USAID Grain Purchase Loan 1979001/L GOUS		MFP	Principal Repayment	1097360.55 USD	17227010.17		
				Interest Payment	358782.85 USD	5632383.82		
				Interest (Penalty Late Principal)	13329.17 USD	209249.06		
				Interest (Penalty Late Interest)	4623.28 USD	72578.95	1474095.84 USD	
1989/11/10	Petroleum Bond Issue 10% 1988-98 1988502/D FINI			Interest Payment	1277777.78 ERR	1277777.78	1277777.78 ERR	
1989/11/12	Chemical 1981 Medium Term loan US\$100m 1981005/L CHEM		MFP	Interest Payment	1206790.12 USD	18944899.90	1206790.12 USD	
1989/11/15	Eastern Region Land Purchase & Housing 1982010/L IBRD		ERPG	Principal Repayment	230000.00 USD	3610675.04		
				Interest Payment	225842.47 USD	3545407.68		
				Other (Commitment Fee)	721.57 USD	11327.62	456564.04 USD	
	Agricultural and Industrial Credit -OCR 1983001/L CDB		NDB	Principal Repayment	12500.00 USD	196232.34		
				Interest Payment	25993.15 USD	408055.74		
				Interest (Service Fee)	2363.01 USD	37095.98	40856.16 USD	
	Agricultural and Industrial Credit -SFR 1983002/L CDB		NDB	Principal Repayment	12500.00 USD	196232.34		
				Interest Payment	9452.05 USD	148383.91	21952.05 USD	
	1984 French Credit - Commercial Portion 1984011/L BNP		DFC	Principal Repayment	33820.44 FRF	83453.82		
				Principal Repayment	16515.88 FRF	40753.84		
				Principal Repayment	143333.69 FRF	353683.82		
				Principal Repayment	67334.31 FRF	166151.14		
				Principal Repayment	256.83 FRF	633.75		
				Interest Payment	22375.01 FRF	55211.56		
				Interest Payment	11609.52 FRF	28647.14		
				Interest Payment	100753.71 FRF	248615.36		
				Interest Payment	50115.58 FRF	123662.98		
				Interest Payment	191.16 FRF	471.69	446306.14 FRF	

CS-DRMS Report 300		DEBT SERVICE PAYMENTS DUE for the period 1989/11/01 - 1989/11/30 [1]					EREWON	
							Page 2	
Date Due	Loan Title Loan Key	Creditor	Exec. Agency	Payment Details	Amount	Amount in ERR	Loan Total	
	NDB Loan for Industrial Development							
	1986002/L	EIB	EDIA	Interest Payment	150000.00 XEU	2586702.43	150000.00 XEU	
1989/11/20	Upgrading of Port Oil Facilities 1988501/D	WBCN		Interest Payment	1277777.78 ERR	1277777.78	1277777.78 ER	
1989/11/27	Low Cost Housing - Central Region 1980001/L	BARC	MFP	Principal Repayment	5118.46 GBP	132736.42		
				Interest Payment	4670.30 GBP	121114.14	9788.76 GB	
1989/11/30	USAID Loan for Cereal Cultivation 1987001/L	GOUS	MFP	Interest Payment	500000.00 USD	7849293.56	500000.00 US	
	Danish Industrial Development Loan							
	1989002/L	GODK	MLLD	Interest Payment	193835.62 DKK	416528.00	193835.62 DK	
CS-DRMS Report 300							Printed on Mon Mar 04 1991, at 07:05:56	

CS-DRMS Report 300	DEBT SERVICE PAYMENTS DUE for the period 1989/11/01 - 1989/11/30 [1]	EREHWON
		Page 3

Total by currency, and grand total in EREHWON RUPEES		
CURRENCY	AMOUNT	ERR

United States Dollars	4200258.22 USD	65938119.66
Pound Sterling	9788.76 GBP	253850.56
European Currency Units	150000.00 XEU	2586702.43
EREHWON RUPEES	2555555.56 ERR	2555555.56
All other currencies		1517813.11

TOTAL DUE FOR PERIOD		72852041.32

Note [1] Payments due shown for all External and Domestic Debt.		
The user selection of loans for this report is :-		
Select loans where (1=1) AND pipeline != "Y"		

CS-DRMS Report 300	Printed on Mon Mar 04 1991, at 07:05:56	

CS-DRMS Report 360		1. REPORTING COUNTRY: EREHWON	
		2. DEBT NUMBER: 0345.001/1983001	
WORLD BANK DEBT REPORTING SYSTEM			
FORM 1 OF WORLD BANK DEBTOR REPORTING SYSTEM			
		Page 1	
3. NAME OF BORROWER : Development Finance Corporation		12. NAME OF LENDER : Caribbean Development Bank	
4. TYPE OF BORROWER : 6. Public corporation		13. CREDITOR COUNTRY : NO SPECIFIC COUNTRY	
5. NAME OF GUARANTOR IN REPORTING COUNTRY : Government guaranteed		14. TYPE OF CREDIT OR CREDITOR : 4. International organisation	
6. BUDGET FINANCED : 2. No		15. AGREEMENT DATE : 1983/03/22	
7. ECONOMIC SECTOR AND PURPOSE : Industrial Development Agricultural and Industrial Credit -OCR		16. AMOUNT OF COMMITMENT : 1,000 (in thousands)	
8. TYPE OF AGREEMENT : 0. Normal		17. CURRENCY IN WHICH : 1. Amounts reported : United States Dollars (USD) 2. Debt is repayable : United States Dollars (USD)	
9. PRINCIPAL REPAYMENTS : 1. Pattern of repayments : 1. Equal principal payments 2. Repayment based on: Total commitment		18. TYPE OF INTEREST OR BASE : 4. Two or more rates applying to separate time periods	
10. PRINCIPAL REPAYMENT DATES : 1. First : 1988/08/15 2. Final : 2008/05/15 3. Number of payments per year: 4		19. INTEREST RATES OR MARGINS : 2. First rate : 11.000 Second rate : 1.000	
		20. INTEREST REPAYMENT DATES : 1. First : 1983/08/15 2. Final : 2008/05/15 3. Number of payments per year: 4	
22. Description of terms of principal repayment and interest. See attached 'Repayment Terms Summary'		Dates on which interest rates take effect 1983/05/21 1983/05/21	
		21. COMMITMENT CHARGE : (rate %) 1.000	
CS-DRMS Report 360			
Printed on Mon Mar 04 1991, at 08:16:08			

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Head Office

IDRC, PO Box 8500, Ottawa, Ontario, Canada K1G 3H9

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